

**AMENDMENT AND PRESENTATION OF CLAIMS**

Please replace all prior claims in the present application with the following claims.

1. (Previously Presented) A computer-implemented method for providing an on-line billing system, the method comprising:

retrieving, from a storage unit, customer invoice information that includes an invoice due date and an invoice amount;

calculating, in a processor, a discount amount based upon the invoice amount;

determining whether criteria for receiving the discount amount are satisfied for a corresponding customer;

selectively applying the discount amount based upon the determining step;

displaying the calculated discount amount; and

selectively receiving a payment input that authorizes a payment according to the calculated discount amount in advance of the invoice due date;

wherein the criteria in the determining step include maintaining a zero outstanding charge by the customer.

2. (Previously Presented) The computer-implemented method according to claim 1, wherein the discount amount is valid for a pre-defined time period.

3. (Previously Presented) The computer-implemented method according to claim 2, further comprising:

calculating an expiration date defining the pre-defined time period; and

displaying the expiration date.

4. (Previously Presented) The computer-implemented method according to claim 3, wherein the discount amount is based upon a percentage of the invoice amount, further comprising:

calculating another discount amount based upon another percentage of the invoice amount, the another discount amount being associated with another expiration date; and automatically applying either of the discount amounts based upon time of receipt of the payment input.

5. (Canceled)

6. (Canceled)

7. (Previously Presented) The computer-implemented method according to claim 1, further comprising:

executing an electronic fund transfer in response to the step of selectively receiving the payment input.

8. (Previously Presented) A server apparatus for providing an on-line billing system, the server apparatus comprising:

a communication interface configured to retrieve customer invoice information that includes an invoice due date and an invoice amount; and

a processor coupled to the communication interface and configured to calculate a discount amount based upon the invoice amount, to determine whether criteria for receiving the discount amount are satisfied for a corresponding customer, and to selectively apply the

discount amount based upon the determination, wherein the calculated discount amount is displayed via a client, and a payment input that authorizes a payment according to the calculated discount amount in advance of the invoice due date is selectively received from the client, and wherein the criteria include maintaining a zero outstanding charge by the customer.

9. (Previously Presented) The server apparatus according to claim 8, wherein the discount amount is valid for a pre-defined time period.

10. (Previously Presented) The server apparatus according to claim 9, wherein the processor is configured to calculate an expiration date defining the pre-defined time period, the expiration date being displayed via the client.

11. (Previously Presented) The server apparatus according to claim 10, wherein the discount amount is based upon a percentage of the invoice amount, the processor being configured to calculate another discount amount based upon another percentage of the invoice amount, the another discount amount being associated with another expiration date, either of the discount amounts being automatically applied based upon time of receipt of the payment input.

12. (Canceled)

13. (Canceled)

14. (Original) The server apparatus according to claim 8, wherein the processor is configured to initiate an electronic fund transfer in response to receipt of the payment input.

15. (Previously Presented) An e-billing system comprising:

a database configured to store customer invoice information that includes an invoice due date and an invoice amount;

a server communicating with the database, the server being configured to retrieve the customer invoice information from the database, the server being configured to calculate a discount amount based upon the invoice amount, the server being configured to determine whether criteria for receiving the discount amount are satisfied for a corresponding customer, and to selectively apply the discount amount based upon the determination; and

a client communicating with the server, the client being configured to display the discount amount, and to transmit a payment input that authorizes a payment according to the calculated discount amount to the server in advance of the invoice due date, wherein the criteria include maintaining a zero outstanding charge by the customer.

16. (Previously Presented) The system according to claim 15, wherein the discount amount is valid for a pre-defined time period.

17. (Previously Presented) The system according to claim 16, wherein the server is configured to calculate an expiration date defining the pre-defined time period, the expiration date being displayed via the client.

18. (Previously Presented) The system according to claim 17, wherein the discount amount is based upon a percentage of the invoice amount, the server being configured to calculate another discount amount based upon another percentage of the invoice amount, the another discount amount being associated with another expiration date, either of the discount amounts being automatically applied based upon time of receipt of the payment input.

19. (Canceled)

20. (Canceled)

21. (Original) The system according to claim 15, wherein the server is configured to initiate an electronic fund transfer in response to receipt of the payment input.

22. (Previously Presented) A server apparatus for providing an on-line billing system, the server apparatus comprising:

means for retrieving customer invoice information that includes an invoice due date and an invoice amount;

means for calculating a discount amount based upon the invoice amount;

means for determining whether criteria for receiving the discount amount are satisfied for a corresponding customer;

means for selectively applying the discount amount based upon the determination;

means for displaying the calculated discount amount; and

means for selectively receiving a payment input that authorizes a payment according to the calculated discount amount in advance of the invoice due date,

wherein the criteria include maintaining a zero outstanding charge by the customer.

23. (Previously Presented) The apparatus according to claim 22, wherein the discount amount is valid for a pre-defined time period.

24. (Previously Presented) The apparatus according to claim 23, further comprising:  
means for calculating an expiration date defining the pre-defined time period, wherein the  
displaying means displays the expiration date.

25. (Previously Presented) The apparatus according to claim 24, wherein the discount amount is based upon a percentage of the invoice amount, the apparatus further comprising:  
means for calculating another discount amount based upon another percentage of the invoice  
amount, the another discount amount being associated with another expiration date; and  
means for automatically applying either of the discount amounts based upon time of receipt  
of the payment input.

26. (Canceled)

27. (Canceled)

28. (Original) The apparatus according to claim 22, further comprising:  
means for executing an electronic fund transfer in response to the receipt of the payment  
input.

29. (Previously Presented) A computer-readable medium carrying one or more sequences of one or more instructions for providing an on-line billing system, the one or more sequences of one or more instructions including instructions which, when executed by one or more processors, cause the one or more processors to perform the steps of:

retrieving customer invoice information that includes an invoice due date and an invoice amount;

calculating a discount amount based upon the invoice amount;

determining whether criteria for receiving the discount amount are satisfied for a corresponding customer;

selectively applying the discount amount based upon the determining step;

displaying the calculated discount amount; and

selectively receiving a payment input that authorizes a payment according to the calculated discount amount in advance of the invoice due date,

wherein the criteria in the determining step include maintaining a zero outstanding charge by the customer.

30. (Previously Presented) The computer-readable medium according to claim 29, wherein the discount amount is valid for a pre-defined time period.

31. (Previously Presented) The computer-readable medium according to claim 30, wherein the one or more processors further perform the steps of:

calculating an expiration date defining the pre-defined time period; and

displaying the expiration date.

32. (Previously Presented) The computer-readable medium according to claim 31, wherein the discount amount is based upon a percentage of the invoice amount, the one or more processors further performing the steps of:

calculating another discount amount based upon another percentage of the invoice amount, the another discount amount being associated with another expiration date; and automatically applying either of the discount amounts based upon time of receipt of the payment input.

33. (Canceled)

34. (Canceled)

35. (Original) The computer-readable medium according to claim 29, wherein the one or more processors further perform the step of:

executing an electronic fund transfer in response to the step of selectively receiving the payment input.

36. (Previously Presented) An early payment discount (EPD) program for an e-billing system including a computer system accessible for on-line interactive communication of invoices to users, said computer system comprising:

a database for storing customer invoice information, said information including an invoice due date and an invoice amount, said invoice information accessible to said customer for on-line interaction;



mechanism for calculating an early payment discount amount based on said invoice amount, and displaying for said user, said early payment discount amount and, a modified total invoice amount reflecting said early payment discount; and, a mechanism for initiating electronic payment of said modified total invoice amount via said e-billing system, wherein said early payment discount is applied only upon payment within a pre-defined time period of said invoice due date; wherein a customer has associated EPD qualify criteria, said calculating mechanism applying said early payment discount amount when said user meets said qualify criteria, and wherein an EPD qualify criteria includes a customer maintaining a zero outstanding charge.

37. (Previously Presented) The early payment discount program as claimed in Claim 36, wherein said applying mechanism includes a mechanism for calculating an expiration date defining said pre-defined time period and displaying said expiration date for said user.

38. (Previously Presented) The early payment discount program as claimed in Claim 37, wherein said early payment discount is a pre-determined percentage of said total invoice amount, and applicable during the pre-defined time period from said invoice date, said calculating mechanism automatically applying said pre-determined percentage when said user accesses said invoice on-line within said pre-defined time period.

39. (Previously Presented) The early payment discount program as claimed in Claim 38, wherein said early payment discount is another pre-determined percentage of said total invoice amount, and applicable within another pre-defined time period after said expiration date, said

calculating mechanism automatically applying said another pre-determined percentage when said user accesses said invoice on-line within said another pre-defined time period.

40. (Previously Presented) The early payment discount program as claimed in Claim 39, further including a mechanism to enable scheduling of electronic payment by said user, said early payment discount including said pre-determined percentage when said payment is scheduled within said pre-defined time period, or early payment discount including said another pre-determined percentage when said payment is scheduled within said pre-defined time period.

41. (Canceled)

42. (Canceled)